

DEPT 813 2396360915119
PO BOX 4115
CONCORD CA 94524



RETURN SERVICE REQUESTED

November 3, 2015



CHRISTINA KLEIN
12 PONDER LN
LEVITTOWN NY 11756-3431



Aer Lingus

FINANCIAL RECOVERY SERVICES, INC.

P.O. Box 385908
Minneapolis, MN 55438-5908
1-877-476-9749

CURRENT CREDITOR: BARCLAYS BANK DELAWARE
ORIGINAL CREDITOR: Barclaycard
REGARDING: AER LINGUS REWRDS MC
ACCOUNT NUMBER: XXXXXXXXXXXXXXX4258
DATE OF LAST PAYMENT: 03/04/14
CHARGE-OFF DATE: 09/29/14

BALANCE ITEMIZATION

BALANCE DUE: \$3171.12
FRS FILE NUMBER: [REDACTED] 929
ON-LINE PIN NUMBER: [REDACTED] 0489
(Used to access and view your file on WWW.FIN-REC.COM)

*****A REDUCTION IS POSSIBLE*****

Can you borrow to take advantage of this? You may be eligible for a reduction if you can get the money.

- * Do you want to receive a reduction on this account?
- * Upon approval, we may be able to spread this reduction out via monthly payments

You need to respond to take advantage of this incredible offer. Please call our office to find out the details of the offer and to determine if you are eligible for the offer. We are willing to listen to any offers you may wish to make but you need to call us soon.

Don't delay, call today to take advantage of this special offer. We are not obligated to renew this offer. FRS now accepts some forms of payment online at www.fin-rec.com. See your online access pin above.

If you are sending your payment by overnight delivery, please use the following address: 4510 W. 77th St, Suite 200, Edina, MN 55435.

Sincerely,

MONTY MAITLAND
Account Manager
Toll Free: 1-877-476-9749

This is an attempt to collect a debt. Any information obtained will be used for that purpose.
This communication is from a debt collector.

See reverse side for important information.

Office hours are: Monday-Thursday, 7am to 8pm; Friday 7am to 5pm; Saturday 7am to noon.

Detach Coupon And Mail Payment

1 OF 3

FRS File #: [REDACTED] 929



1-877-476-9749

Current Balance: \$3171.12

Amount enclosed: _____

Home phone: _____

Work phone: _____

Cell phone: _____

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908
Letter Code Sent: 901

2 OF 3

FRS File #: [REDACTED] 929



1-877-476-9749

Current Balance: \$3171.12

Amount enclosed: _____

Home phone: _____

Work phone: _____

Cell phone: _____

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908
Letter Code Sent: 901

3 OF 3

FRS File #: [REDACTED] 929



1-877-476-9749

Current Balance: \$3171.12

Amount enclosed: _____

Home phone: _____

Work phone: _____

Cell phone: _____

Financial Recovery Services, Inc.
P.O. Box 385908
Minneapolis, MN 55438-5908
Letter Code Sent: 901